



The Indiana Debit Card is issued by National City Bank pursuant to a license from Visa U.S.A. Inc.

## IMPORTANT INFORMATION REGARDING YOUR UNEMPLOYMENT INSURANCE BENEFITS

### The New Indiana Visa® Debit Card

The **Visa Prepaid Debit Card** is the new way to receive your benefits. Your unemployment insurance benefits will be directly deposited into your personal card account, a Visa prepaid debit account. The Indiana Department of Workforce Development will post your weekly deposits to the account for your convenience. You are not allowed to spend more than the amount of funds posted to your account. It is accepted everywhere Visa debit cards are accepted.

#### How do I get the new Visa Debit Card?

- You must be eligible to receive unemployment benefits.
- Your card will be sent to you in the mail, after eligibility determination.
- Activate your card immediately by calling our customer service number and selecting a PIN, as instructed when you received your card in the mail.
- You may use your card only after benefits are deposited in your account.

#### Benefits of the New Visa Debit Card

- No waiting for the check to be mailed.
- No worries about getting your check cashed.
- Spend your money by presenting your debit card.
- Use your money whenever—it is safe, fast and convenient.
- Customer service toll-free number to answer questions and obtain your balance.

#### To Make Purchases

- Simply present your card when paying.
- The money is automatically deducted from your account.
- You may also ask for "cash back" with your purchase at many merchant locations.

#### To Get Cash at an ATM or Bank

- You are allowed one (1) free cash withdrawal with each deposit to your account at EITHER a participating bank ATM or a Visa Member bank teller window.
- You can get free cash withdrawals ONLY at National City Bank, Old National, MoneyPass, or 7-Eleven stores.
- When using your card at an ATM, insert the card and enter your PIN.
- Press either the checking or savings button on the ATM.
- Select "Cash Withdrawal."
- Enter the amount of cash needed and press "Enter."
- Don't forget to take your receipt.
- When using your card at the bank teller window, present your card and tell the cashier the amount of cash you wish to receive. You may be asked to sign a receipt.

#### ATM Balance Inquiries

- You may check your account balance at ATMs for \$0.50.
- Insert your card.
- Enter your PIN.
- Press the "Balance Inquiry" button.
- You will receive a printed receipt of your current balance.
- You are allowed one free ATM denial with each deposit in the event that you do not have enough available funds to cover the cash withdrawal request.

#### Surcharge Fees

- Some bank ATMs will apply a surcharge fee to use their ATM.
- Avoid this fee by using National City, Old National, Money Pass, 7-Eleven, and Alliance One Bank ATMs. Look for these brand marks:



- Always read the ATM messages carefully.
- You may cancel the transaction if you wish to avoid the fee.
- Press "Enter" if you wish to continue the transaction and pay the fee.

#### How to Avoid Fees

- Ask for Cash Back with your purchases for cash throughout the month.
- Use your free cash withdrawals at participating bank ATMs or any Visa Member bank teller window.
- Avoid using ATMs not participating in the program.

#### Are there fees for using the card?

- There are no monthly fees for managing your funds.
- You are allowed one (1) free cash withdrawal with each deposit to your account at EITHER a participating bank ATM or a Visa Member bank teller window.
- The following fees apply if you use other services:

Fee Table	
ATM cash withdrawals - Free <u>ONLY</u> at National City Bank, Old National Bank, MoneyPass, and 7-Eleven stores - Free transactions never expire	\$1.25 each withdrawal, after free transactions are used
ATM cash withdrawal at non-participating banks	\$1.25 each time
Cash withdrawals at bank teller windows - Free transactions never expire	\$2.50 each withdrawal, after free transactions are used
Purchases	No fee
Cash back with purchase	No fee
ATM Balance Inquiry	\$0.50 each time
ATM Denial - One free per deposit - Free transactions expire each month	\$0.25 each time, after free transactions are used
Card Replacement - One free replacement each year	\$5.00 after initial issuance
Expedited card delivery	\$15.00
International transactions	\$1.50 each time
Monthly Account Access via IVR (telephone) or Operator-assisted telephone call - Two free calls + one free with each deposit - Free transactions expire each month	\$0.50 each time, after free calls each month

#### Customer Service Fees

- Each month, you are allowed two (2) free calls **PLUS** one additional call per deposit to the customer service integrated voice response (IVR) service to check your balance, to hear your transaction history, or to discuss your account information transaction history with an operator.
- After the allocated free calls, your account is charged \$0.50 for each additional call made during the calendar month.
- There is no charge for reporting a lost or stolen card or to question a transaction posted to your account.

**Do I have a choice in how I get my benefits?** No, with the implementation of the new debit card, we will no longer issue checks.

**Understand the Free Transactions Made Available to You**—The Indiana Department of Workforce Development has provided you with free access to cash when you use ATMs of banks participating in the program. These include National City, Old National, Money Pass, or 7-Eleven ATMs. You may also choose to conduct cash withdrawals at any Visa Member bank teller window and have free access to your cash.

Your free transaction per deposit will accumulate so that you will always have access to your cash at no charge. Only after you use all the free transactions will you be charged a fee. Remember, merchants do not charge a fee for cash back with a purchase; an easy way to manage your money.

**Validate your current address**—To ensure that your card is delivered to your current address, check with the Indiana Department of Workforce Development office and confirm that they have the right address. To update your mailing address, you must contact the Indiana Department of Workforce Development at 1-800-891-6499.

**Electronic Notification of Deposits by phone or email**—With your new debit card, you may choose to have automated notification of your deposits by calling the IVR and selecting this service. Follow the prompts to setup your phone notification preference. For email notification of deposits to your account, go to [www.EPPICard.com](http://www.EPPICard.com). Setup your web ID and password and enter your email address. Each time a deposit is posted to your account, you will receive an email notification.

#### Spend your money at your convenience

You can use your Visa debit card at merchant locations worldwide anywhere Visa debit cards are accepted. Your card is safer and more convenient than using cash or checks.

**Your can use your card wherever you see any of these brand marks:**



Visit our site for more information [www.EPPICard.com](http://www.EPPICard.com)